

**EXHIBIT B**

E. Y. METCALF & POSTON, P.C.

Attorneys and Counselors at Law  
326 North Oates Street  
Dothan, Alabama 36303

CAMERON A. METCALF  
E-MAIL: [CAM@EMPPC.COM](mailto:CAM@EMPPC.COM)

P.O. DRAWER 6504  
DOTHAN, ALABAMA 36302-6504  
TELEPHONE (334) 793-6288  
FACSIMILE (334) 712-1617

October 12, 2005

**VIA FACSIMILE**

J.A. Cambece Law Office, P.C.  
(978)535-7070

RE: **CATHY OUTLAW LIENBY - CHAPTER 7 CASE NO. 05-12336**  
**NOTICE OF PROTECTION AFFORDED BY FILING A CHAPTER 7**  
**BANKRUPTCY PETITION**

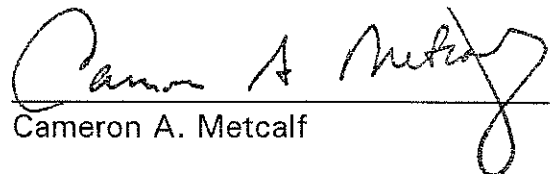
Dear Sir or Madam:

Please be informed that on October 10, 2005, Cathy Outlaw Lisenby filed a Chapter 7 Bankruptcy Petition (Case No. 05-12336) in the United States Bankruptcy Court for the Middle District of Alabama. A debt owed to Providian Bank c/o Arrow Financial Services was listed on the Debtor's Schedules.

As you have now received notice of the pending Chapter 7 case of Ms. Lisenby, I would respectfully suggest pursuant to the protection afforded to my client by Section 362 of the Bankruptcy Code that any and all collection efforts or billings should cease at this time.

If you have any questions regarding this matter, please do not hesitate to contact me.

Yours very truly,

  
Cameron A. Metcalf

CAM/ns  
Dictated but not read.

cc: Ms. Cathy S. Lisenby